#### Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Letitia	
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Moore	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	ve	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3005	

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 2 of 67

Case number (if known)

Debtor 1 Letitia Moore

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):  I have not used any business name or EINs.  Business name(s)  EINs			
		■ I have not used any business name or EINs.  Business name(s)  EINs				
5.	Where you live	1831 225th Place	If Debtor 2 lives at a different address:			
		Chicago Heights, IL 60411  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:	Check one:  Over the last 180 days before filing this petition. I			
	ванкі црісу	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 3 of 67

Case number (if known) Debtor 1 Letitia Moore

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	<b>■</b> C	hapter 7						
		□с	hapter 11						
		□с	hapter 12						
		□с	hapter 13						
3.	How you will pay the fee	•	about how yo	ou may pay. Typ attorney is sub	pically, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with			
					ne fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay in Installments (Official Form 103A).				
			I request that but is not req that applies t	t that my fee be waived (You may request this option only if you are filing for Chapter 7. By late required to, waive your fee, and may do so only if your income is less than 150% of the officialies to your family size and you are unable to pay the fee in installments). If you choose this optopplication to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your perfection.					
<b>)</b> .	Have you filed for	■ No	).						
	bankruptcy within the last 8 years?	□Ye	es.						
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy	■ No	)						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your	■ No	Go to I	ine 12.					
	residence?	□Ye	es. Has yo	our landlord obta	ained an eviction judgment agains	t you and do you want to stay in your residence?			
				No. Go to line	12.				
				Yes. Fill out Ir.		Judgment Against You (Form 101A) and file it with this			

Debtor 1	Letitia Moore	Document	Page 4 of 67	Case number (if known)	

Part	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Yes. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a		te & ZIP Code					
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:			
	·			Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set at deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).				a small business debtor, you must attach your most recent balance sheet, statement of			
	For a definition of small	■ No.	I am	not filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto Code.				
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Part	4: Report if You Own or	Have Any	/ Hazardo	ous Property or An	y Property That Needs Immediate Attention			
	Do you own or have any				, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code			
					·			

Debtor 1 Letitia Moore Page 5 of 67

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Ab			

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

motion for waiver of credit counseling with the

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 6 of 67

Case number (if known) Debtor 1 Letitia Moore Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do □ 25,001-50,000 1-49 **1**,000-5,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Letitia Moore Signature of Debtor 2 Letitia Moore Signature of Debtor 1 Executed on March 17, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 7 of 67

Debtor 1 Letitia Moore Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ S. M. de Rath, Esq.	Date	March 17, 2016
Signature of Attorney for Debtor	_	MM / DD / YYYY
C M do Doth For		
S. M. de Rath, Esq.  Printed name		
Attorney S.M.de Rath, Esq.		
Firm name		
233 S. Wacker Dr, 84th FL		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone <b>312-283-8606</b>	Email address	
6206809		
Bar number & State		

		Docum	THE TAUCOUTOT				
ill in this information to identify your case:							
Debtor 1	Letitia Moore						
	First Name	Middle Name	Last Name	<del></del>			
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS				
Case number _							

☐ Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		.,	
		Your a	ssets of what you own
		value C	ii what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	1,000.00
	Ta. Copy line 35, Total real estate, from Scriedule Arb	<u> </u>	•
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,550.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	9,550.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
		71110011	t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	36,897.83
	Your total liabilities	\$	36,897.83
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	645.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	752.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
_	Are you filting for hondry who you do Charters 7, 44, or 422		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	hedules.
	■ Yes		
7.	What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

Debtor 1 Letitia Moore Document Page 9 of 67

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$ 0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	20,318.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	20,318.00

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 10 of 67 Fill in this information to identify your case and this filing: Debtor 1 **Letitia Moore** Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? 1 1 What is the property? Check all that apply 1831 225th. Place Single-family home Do not deduct secured claims or exemptions. Put the Street address, if available, or other description amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the Sauk Village IL 60411 Land entire property? portion you own? City State ZIP Code \$1,000.00 \$1,000.00 П Investment property П Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property ☐ At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: Rental: Single family home. 3 Bedrooms 1 bath. 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$1.000.00 pages you have attached for Part 1. Write that number here..... Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that

someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

■ No

☐ Yes

Official Form 106A/B Schedule A/B: Property page 1

	Case 16-0929	3 Doc 1	Filed 03/17/16 Document	Entered 03/17/16 16:5 Page 11 of 67	51:29	Desc Main
Debtor 1	Letitia Moore		Document	Case number	(if known)	
				cles, other vehicles, and accessonowmobiles, motorcycle accessorie		
■ No						
☐ Yes						
				om Part 2, including any entries		\$0.00
Part 3: De	scribe Your Personal and	Household Items	;			
			est in any of the follow	ring items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	old goods and furnish es: Major appliances, fu		hina kitahanwara			ordanino or oxionipriorio.
□ No	es. Major appliances, ru	iriitare, iirieris, c	illia, kitorieriware			
Yes.	Describe					
	in de livin misc	ebtor's posse g room set, ki c household g	ssion, including but itchen set, dining roo loods, located at del	household goods of debtor, not limited to: bedroom set, om set, family room set, and otor's residence, estimated		ta 000 00
	FMV	approx unde	r \$2000.00			\$2,000.00
	<u> </u>				7	
	limit pans	ed to, refriger s, silverwear,	ator, stove, microwa	liances, including but not ave, blender, toaster, pots, c., located at debtor's tover \$500.00		\$500.00
7. Electror Example	es: Televisions and radi			oment; computers, printers, scanne	rs; music c	ollections; electronic devices
□ No ■ Yes.	including cell phone  Describe	s, cameras, med	dia players, games			
	Deb	tor's electroni	cs: misc. electronic	s i.e. including but not	1	
	com	puter, printer	io, cd, ipod, speaker etc. located at debto value approximately			\$1,000.00
Exampl	other collections, mo			oks, pictures, or other art objects; s	atamp, coin	, or baseball card collections;
■ Yes.	Describe					
	picti debt	ures, books, c	ollectables, CDs, so	including but not limited to: ftware, etc. located at arket value approximately		\$500.00
Exampl	ent for sports and hob es: Sports, photographic musical instruments Describe	c, exercise, and	other hobby equipment;	bicycles, pool tables, golf clubs, ski	is; canoes	and kayaks; carpentry tools;

Debtor 1	Document Page 12 of 67  Letitia Moore  Case 10-09293 Doc 1 Filed 03/17/16 Efficied 03/17/16 1  Document Page 12 of 67  Case num	nber (if known)
	Debtor misc hobby & sports equipment, including but not limite to toys, cameras, bikes, balls, rackets, etc. located at debtor's residence, total estimated FMV approximately under \$250.	ed \$250.00
■ No	rms nples: Pistols, rifles, shotguns, ammunition, and related equipment s. Describe	
□ No	es  nples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  b. Describe	
	Debtor's used clothing, including but not limited to shirts, pants coats, jackets, jeans, underclothing, socks, shoes, shorts, t-shi swimsuits, boots, sandels, purses, belts, hats, gloves, dresses, childrens clothing, etc located at debtor's residence, total estimated FMVe approximately under \$2000	rts,
□ No	Iry nples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, wa s. Describe	atches, gems, gold, silver
	Debtor's costume jewery, including but not limited to watches, rings, earrings, bracelets, necklaces, etc. located at debtor's residence, total estimated FMV approximately under \$500	\$500.00
Exam <sub>i</sub> ■ No	farm animals  nples: Dogs, cats, birds, horses  s. Describe	
■ No	other personal and household items you did not already list, including any health aids you so Give specific information	did not list
	the dollar value of all of your entries from Part 3, including any entries for pages you have Part 3. Write that number here	e attached \$6,750.00
Part 4: De	escribe Your Financial Assets	
	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

Yes.....

page 3

claims or exemptions.

Security deposit with landlord: Unknown

Official Form 106A/B Schedule A/B: Property page 4

Institution name or individual:

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

Your share of all unused deposits you have made so that you may continue service or use from a company

22. Security deposits and prepayments

□ No

■ Yes. .....

Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Case 16-09293 Page 14 of 67

Case number (if known)

Document Debtor 1 **Letitia Moore** 

		Security Deposit: Security D Landlord Susan Henehan	eposit Held By	\$1,000.00
23. <b>Annuities</b> (A contract fo	or a periodic payment of money to y	ou, either for life or for a number o	of years)	
* **	suer name and description.			
24. Interests in an education 26 U.S.C. §§ 530(b)(1), §	on IRA, in an account in a qualifie 529A(b), and 529(b)(1).	d ABLE program, or under a qu	alified state tuition prograr	n.
	stitution name and description. Sep	arately file the records of any inter-	ests.11 U.S.C. § 521(c):	
25. Trusts, equitable or fu  ■ No	ture interests in property (other t	han anything listed in line 1), and	d rights or powers exercise	able for your benefit
☐ Yes. Give specific inf	ormation about them			
	ademarks, trade secrets, and oth nain names, websites, proceeds fro		ents	
	and other general intangibles mits, exclusive licenses, cooperative	e association holdings, liquor licen	ises, professional licenses	
•				
Money or property owed t	o you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to y	ou			
□ No				
Yes. Give specific info	ormation about them, including whe	ther you already filed the returns a	nd the tax years	
			╗	
	Income Tax Ro approxima	etund earned each year is ately:		\$0.00
29. Family support  Examples: Past due or  No  Yes. Give specific info	lump sum alimony, spousal suppor	t, child support, maintenance, divo	rce settlement, property sett	lement
benefits; un	es, disability insurance payments, c paid loans you made to someone e		on pay, workers' compensati	on, Social Security
☐ Yes. Give specific inf				
31. Interests in insurance  Examples: Health, disa  ■ No	policies bility, or life insurance; health savin	gs account (HSA); credit, homeow	ner's, or renter's insurance	
	nce company of each policy and lis Company name:	t its value. Beneficia	ry:	Surrender or refund value:
	y that is due you from someone vy of a living trust, expect proceeds		currently entitled to receive	property because

someone has died.

■ No

	Case 16-09	)293 E	oc 1	Filed 03/17/16 Document	Entered 03/17/16 16:51:29 Page 15 of 67	Desc Main	
Debtor 1	Letitia Moore			Document	Case number (if known)		
☐ Yes.	Give specific inform	mation					
Examµ ■ No	oles: Accidents, emp	ployment di		you have filed a lawsu surance claims, or right	iit or made a demand for payment s to sue		
	Describe each clai						
■ No	contingent and un		claims of	every nature, includir	ng counterclaims of the debtor and rights	to set off claims	
35. Any fir	nancial assets you	did not alr	eady list				
■ No □ Yes.	Give specific inform	mation					
					ny entries for pages you have attached	\$1,600.00	
Part 5: De	scribe Any Business-	-Related Prop	perty You C	Own or Have an Interest Ir	n. List any real estate in Part 1.		
37. <b>Do you o</b>		or equitable	interest in	any business-related pro	operty?		
_	Go to line 38.						
						Current value of the portion you own? Do not deduct secured claims or exemptions.	
■ No	nts receivable or c	commission	ns you alr	eady earned			
<i>Exam</i> µ □ No	39. <b>Office equipment, furnishings, and supplies</b> Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  □ No  ■ Yes. Describe						
		Debtor's m FMV appro			ebtor's reside, estimated	\$200.00	
■ No	nery, fixtures, equi	ipment, sup	oplies you	ı use in business, and	I tools of your trade		
41. Invento ■ No □ Yes	ory  Describe						
42. Interes	ets in partnerships	or joint ve	ntures				
■ No □ Yes.	Give specific inforr	mation abou	ıt them				
	2.10 0,00000 0000	Name of			% of ownership:		

Official Form 106A/B Schedule A/B: Property page 6

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Page 16 of 67

Case number (if known) Document Debtor 1 **Letitia Moore** 43. Customer lists, mailing lists, or other compilations No. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? ■ No ☐ Yes. Describe..... 44. Any business-related property you did not already list No ☐ Yes. Give specific information....... 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$200.00 for Part 5. Write that number here...... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$1,000.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$6,750.00 Part 4: Total financial assets, line 36 58. \$1,600.00 Part 5: Total business-related property, line 45 \$200.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Part 7: Total other property not listed, line 54

Total personal property. Add lines 56 through 61...

\$9,550.00

\$8,550.00

Official Form 106A/B Schedule A/B: Property page 7

\$0.00

Copy personal property total

\$8,550.00

		Beganne	11000 11 01 01	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Letitia Moore			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the	ne Property Yo	ou Claim as Exempt
----------------------	----------------	--------------------

1.	Which set of exemptions are	you claiming?	Check one only.	even if	your spouse is	filing with	vou.
----	-----------------------------	---------------	-----------------	---------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property		Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
househo debtor's not limit room se set, fam househo resideno	s miscellaneous furniture and old goods of debtor, in a possession, including but ted to: bedroom set, living et, kitchen set, dining room ily room set, and miscold goods, located at debtor's ce, esti  Schedule A/B: 6.1	\$2,000.00		\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
appliand	s misc household kitchen ces, including but not limited	\$500.00	<b>■</b>	\$500.00	735 ILCS 5/12-1001(b)
blender, silverwe located	gerator, stove, microwave, , toaster, pots, pans, ear, cooking utencils, etc., at debtor's residence, ed average FMV not over			100% of fair market value, up to any applicable statutory limit	

Line from Schedule A/B: 6.2

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 18 of 67

Debtor 1 **Letitia Moore** Case number (if known) Current value of the Brief description of the property and line on Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Debtor's electronics: misc. 735 ILCS 5/12-1001(b) \$1,000.00 \$1.000.00 electronics i.e. including but not limited to t.v., radio, cd, ipod, 100% of fair market value, up to speakers, smartphones, gameboy, any applicable statutory limit computer, printer etc. located at debtor's residence, total estimated market value approximately under \$1000.00 Line from Schedule A/B: 7.1 Debtor's knicknacks, odds and ends, 735 ILCS 5/12-1001(a) \$500.00 \$500.00 including but not limited to: pictures, books, collectables, CDs, software, 100% of fair market value, up to etc. located at debtor's residence, any applicable statutory limit total estimated market value approximately under \$500, Line from Schedule A/B: 8.1 **Debtor misc hobby & sports** 735 ILCS 5/12-1001(b) \$250.00 \$250.00 equipment, including but not limited to toys, cameras, bikes, balls, 100% of fair market value, up to rackets, etc. located at debtor's any applicable statutory limit residence, total estimated FMV approximately under \$250. Line from Schedule A/B: 9.1 Debtor's used clothing, including but 735 ILCS 5/12-1001(a) \$2,000.00 \$2,000.00 not limited to shirts, pants, coats, jackets, jeans, underclothing, socks, 100% of fair market value, up to shoes, shorts, t-shirts, swimsuits, any applicable statutory limit boots, sandels, purses, belts, hats, gloves, dresses, childrens clothing, etc located at debtor's residence Line from Schedule A/B: 11.1 735 ILCS 5/12-1001(b) Debtor's costume jewery, including \$500.00 \$500.00 but not limited to watches, rings, earrings, bracelets, necklaces, etc. 100% of fair market value, up to located at debtor's residence, total any applicable statutory limit estimated FMV approximately under \$500 Line from Schedule A/B: 12.1 735 ILCS 5/12-1001(b) Debtor's cash on hand in cookie jar, \$100.00 \$100.00 for emergencies, etc, located at debtor's residence, current п 100% of fair market value, up to estimated FMV not over \$100 at a any applicable statutory limit time. Line from Schedule A/B: 16.1 Debtor's checking account: Direct 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Deposit of pay from work, after rent, utilities, expenses paid, not over 100% of fair market value, up to \$500 end of month statement current any applicable statutory limit estimated average balance: Line from Schedule A/B: 17.1

Case 16-09293 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 19 of 67 Debtor 1 Letitia Moore Case number (if known) 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

No

Yes

Fill in this info	rmation to identify your	case:		
Debtor 1	Letitia Moore			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Case 10-09293	Documen		a 03/17/10 10.31.2 1 of 67	.a De.	sc main
Fill in this	information to identify you					
Debtor 1	Letitia Moore					
20010.	First Name	Middle Name	Last Name			
Debtor 2		ACT III A				
(Spouse if, filing	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS			
Case numb	er					
(if known)						Check if this is an
					a	amended filing
Official F	Form 106E/F					
		Vho Have Unsecur	ad Claims			12/15
		se Part 1 for creditors with PRIO		art 2 for craditors with NONDRI	ODITY claim	
number (if kn		ve no information to report in a nsecured Claims	Part, do not file tha	at Part. On the top of any addition	onal pages, v	write your name and case
1. Do any o	reditors have priority unsecure	ed claims against you?				
■ No. G	Go to Part 2.					
☐ Yes.						
Part 2:	ist All of Your NONPRIORI	TY Unsecured Claims				
3. Do any o	creditors have nonpriority unse	cured claims against you?				
☐ No. Y	ou have nothing to report in this p	part. Submit this form to the court v	with your other sche	dules.		
Yes.						
	f your nonpriority unsecured c	laims in the alphabetical order o	of the creditor who	holds each claim. If a creditor ha	s more than	one nonpriority unsecured
claim, lis	t the creditor separately for each	claim. For each claim listed, identif	fy what type of claim	it is. Do not list claims already inc	luded in Par	t 1. If more than one
creditor r	noids a particular claim, list the oti	ner creditors in Part 3.If you have r	nore than three non	priority unsecured claims till out th	e Continuati	on Page of Part 2.  Total claim
4.1 <b>Ac</b>	s/bank Of America	Last A digits of	account number	0051		Unknown
	priority Creditor's Name		account number	0051		Ulikilowii
		When was the	debt incurred?	Opened 1/01/09 Last 12/01/09	Active	_
Nun	nber Street City State Zlp Code	As of the date	you file, the claim i	s: Check all that apply		
Who	o incurred the debt? Check one	☐ Contingent				
<b>=</b> 1	Debtor 1 only	☐ Unliquidated	i			
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPI	RIORITY unsecured	d claim:		
	At least one of the debtors and ar	— Otadeni idai	าร			
	Check if this claim is for a com ne claim subject to offset?	report as priority	/ claims	ration agreement or divorce that y	ou did not	
<b>=</b> 1	No	☐ Debts to per	nsion or profit-sharin	g plans, and other similar debts		
	Yes	☐ Other. Spec	ify			

**Educational** 

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 22 of 67

Case number (if know) Debtor 1 Letitia Moore 4.2 Ameri Cash Last 4 digits of account number \$350.00 Nonpriority Creditor's Name 17340 Torrence aVE. When was the debt incurred? 01/1/2004 Lansing, IL 60438 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Personal pay day loan ☐ Yes 4.3 Check N Go Last 4 digits of account number \$400.00 Nonpriority Creditor's Name 639 W. 14th. St. When was the debt incurred? 01/1/2004 Chicago Heights, IL 60411 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Personal Payday loan Other. Specify 4.4 City of Chicago Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify for information Purposes

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 23 of 67

Debtor 1 Letitia Moore Case number (if know) 4.5 Comcast Last 4 digits of account number 6221 \$401.00 Nonpriority Creditor's Name 1255 W. North Ave When was the debt incurred? 03/1/2015 Chicago, IL 60622-1562 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 ComEd 1041 \$1,310.28 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6111 When was the debt incurred? 03/15/2011 Carol Stream, IL 60197-6111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.7 **Commonwealth Edison** Last 4 digits of account number \$200.00 Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Attn Bank Dept Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Utilities ☐ Yes

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 24 of 67

Debtor 1 Letitia Moore Case number (if know) 4.8 Convergent Outsoucing, Inc. Last 4 digits of account number 6221 \$401.00 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? Opened 3/01/15 Renton, WA 98057 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Comcast ☐ Yes 4.9 Department of the Treasury Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify for Information Purposes 4.10 **Diversified Consultant** Last 4 digits of account number 5590 \$875.00 Nonpriority Creditor's Name When was the debt incurred? Opened 9/01/15 Dci Po Box 551268 Jacksonville, FL 32255 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Directv ☐ Yes

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 25 of 67
Case number (if know)

Debtor	1 Letitia Moore		Case number (if know)		
4.11	Divison of Traffic Safety  Nonpriority Creditor's Name  Accident Records Division	Last 4 digits of account number When was the debt incurred?		\$0.00	
	1340 N 9th St Springfield, IL 62766-0001  Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim i  ☐ Contingent ☐ Unliquidated	s: Check all that apply		
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify			
4.12	Edfl Svcs/idapp Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.00	
	120 N Seven Oaks D Knoxville, TN 37922	When was the debt incurred?	Opened 11/02/09 Last Active 8/05/10		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify			
		Educationa	al		
4.13	Edfl Svcs/idapp  Nonpriority Creditor's Name	Last 4 digits of account number	0006	\$0.00	
	120 N Seven Oaks D Knoxville, TN 37922	When was the debt incurred?	Opened 5/12/10 Last Active 8/05/10		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	At least one of the debtors and another	■ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	☐ Other. Specify			

**Educational** 

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 26 of 67

Debtor 1 Letitia Moore Case number (if know) 4.14 Edfl Svcs/idapp Last 4 digits of account number 0001 \$0.00 Nonpriority Creditor's Name Opened 9/22/09 Last Active 120 N Seven Oaks D When was the debt incurred? 8/05/10 Knoxville, TN 37922 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.15 **Eos Cca** Last 4 digits of account number 2001 \$1,127.00 Nonpriority Creditor's Name 700 Longwater Dr When was the debt incurred? Opened 8/01/12 Norwell, MA 02061 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T Mobility ☐ Yes 4.16 Last 4 digits of account number **Equifax Credit Information Services** \$0.00 Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Department** P.O Box 740241 Atlanta, GA 30374-0241 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify for notice information purposes only

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 27 of 67

Case number (if know) Debtor 1 Letitia Moore 4.17 **Experian** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? P.O.Box 2002 Allen, TX 75013 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.18 \$0.00 **Fed Loan Servicing** Last 4 digits of account number 0004 Nonpriority Creditor's Name Opened 1/14/09 Last Active Po Box 69184 When was the debt incurred? 8/22/14 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.19 Fed Loan Servicing Last 4 digits of account number 0005 \$0.00 Nonpriority Creditor's Name Opened 6/11/09 Last Active Po Box 69184 When was the debt incurred? 8/22/14 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 28 of 67

Debtor 1 Letitia Moore Case number (if know) 4.20 Fed Loan Servicing Last 4 digits of account number 0006 \$0.00 Nonpriority Creditor's Name Opened 3/05/09 Last Active Po Box 69184 When was the debt incurred? 8/22/14 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.21 Fed Loan Servicing Last 4 digits of account number 0002 \$0.00 Nonpriority Creditor's Name **Cbe Group** Opened 11/02/09 Last Active Po Box 900 When was the debt incurred? 8/22/14 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.22 0001 Fed Loan Servicing Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Cbe Group** Opened 9/22/09 Last Active Po Box 900 When was the debt incurred? 8/22/14 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Educational

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 29 of 67

Debtor 1 Letitia Moore Case number (if know) 4.23 Fed Loan Servicing Last 4 digits of account number 0003 \$0.00 Nonpriority Creditor's Name Cbe Group Opened 5/12/10 Last Active Po Box 900 When was the debt incurred? 8/22/14 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.24 Last 4 digits of account number \$2,205.00 **Honor Finance** 0501 Nonpriority Creditor's Name Opened 9/01/12 Last Active 1731 Central St When was the debt incurred? 11/15/13 Evanston, IL 60201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile ☐ Yes IC Systems, Inc 4.25 Last 4 digits of account number 7001 \$127.00 Nonpriority Creditor's Name When was the debt incurred? 444 Highway 96 East Opened 5/01/15 Po Box 64378 St Paul, MN 55164 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Att Midwest ☐ Yes

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 30 of 67
Case number (if know)

Deptoi	Letitia Moore	Case number (il know)	
4.26	II Dept of Human Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.27	Il Dept of Transportation Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Div of Trans/ Crash Records Section	When was the debt incurred?	
	130 North 9th St Springfield, IL 62766-0020 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specifynotice purposes	
4.28	Illinois Title Loan Nonpriority Creditor's Name	Last 4 digits of account number	\$375.00
	15940 Kedzie Ave. Markham, IL 60428	When was the debt incurred? 01/1/2004	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Personal payday loan	

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 31 of 67

Case number (if know)

ISAC/Illinois Student Assistance 8599 \$0.00 4.29 Last 4 digits of account number Commiss Nonpriority Creditor's Name Isac/Attn: Bankruptcy Department Opened 6/11/09 Last Active 1755 Lake Cook Road When was the debt incurred? 8/07/09 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** ISAC/Illinois Student Assistance 5999 \$0.00 4.30 **Commiss** Last 4 digits of account number Nonpriority Creditor's Name Isac/Attn: Bankruptcy Department Opened 1/14/09 Last Active When was the debt incurred? 1755 Lake Cook Road 8/07/09 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational **ISAC/Illinois Student Assistance** 0999 \$0.00 4.31 **Commiss** Last 4 digits of account number Nonpriority Creditor's Name Opened 3/05/09 Last Active Isac/Attn: Bankruptcy Department 1755 Lake Cook Road When was the debt incurred? 8/07/09 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify

Debtor 1 Letitia Moore

Educational

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 32 of 67
Case number (if know)

Debtor	1 Letitia Moore	Case number (if know)	
4.32	Linebarger Goggan Blair & Sampson	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name Attorneys at Law P O Box 06152	When was the debt incurred?	
	Chicago, IL 60606-0152  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection for City of Chicago for parking violations	
4.33	MCSI -Municipal Collection Services, Inc	Last 4 digits of account number 2937	\$150.00
	Nonpriority Creditor's Name 7330 College Dr Suite 108	When was the debt incurred?	
	Palo Heights, IL 60463		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset? —	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 01 City Of Chicago Heights	
4.34	MCSI -Municipal Collection Services, Inc	Last 4 digits of account number 2945	\$150.00
	Nonpriority Creditor's Name 7330 College Dr Suite 108	When was the debt incurred?	
	Palo Heights, IL 60463  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify 01 City Of Chicago Heights	

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 33 of 67

Case number (if know) Debtor 1 Letitia Moore **MCSI - Municipal Collection** 6867 \$150.00 4.35 Services, Inc Last 4 digits of account number Nonpriority Creditor's Name 7330 College Dr When was the debt incurred? Suite 108 Palo Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 01 Village Of Flossmoor ☐ Yes **MCSI - Municipal Collection** 5712 \$150.00 4.36 Services, Inc Last 4 digits of account number Nonpriority Creditor's Name 7330 College Dr When was the debt incurred? Suite 108 Palo Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 01 City Of Chicago Heights ☐ Yes 4.37 **Nicor** Last 4 digits of account number 0083 \$1,307.30 Nonpriority Creditor's Name PO Box 5407 When was the debt incurred? 03/15/2011 Carol Stream, IL 60197-5407 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 34 of 67

Debtor 1 Letitia Moore Case number (if know) 4.38 **Nicor Gas** Last 4 digits of account number \$200.00 Nonpriority Creditor's Name **Bankruptcy Dept** When was the debt incurred? **POB 2020** Aurora, IL 60507-0310 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Utilities ☐ Yes 4.39 Last 4 digits of account number \$300.00 **Peoples Gas** Nonpriority Creditor's Name When was the debt incurred? Chicago, IL 60687-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify utilities ☐ Yes 4.40 **Pinnacle Credit Services** \$1,064.00 Last 4 digits of account number 7764 Nonpriority Creditor's Name Po Box 640 When was the debt incurred? Opened 12/01/13 Hopkins, MN 55343 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Verizon** Other. Specify Wireless ☐ Yes

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 35 of 67

Case number (if know) Debtor 1 Letitia Moore 4.41 Secretary of State Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Drivers Services Depart, Traffic V** When was the debt incurred? 2701 S. Dirksen Pwy Springfield, IL 62723-0001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for Information Purposes ☐ Yes 4.42 State of Illinois Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Dept. Employment Security** When was the debt incurred? POBox 4385 Benefit repayments Chicago, IL 60680-4385 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify uemployment benefits ☐ Yes 4.43 **Title Max** Last 4 digits of account number \$2,411.76 Nonpriority Creditor's Name 2700 E. Sauk Trail When was the debt incurred? 04/1/2014 Sauk Village, IL 60411 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Personal title Ioan on an 06 Hyndai Sonata Other. Specify

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 36 of 67

Case number (if know) Debtor 1 Letitia Moore 4.44 **Title Max** Last 4 digits of account number \$2,411.76 Nonpriority Creditor's Name 2700 E. Sauk Trail When was the debt incurred? 04/14/2014 sauk Village, IL 60411 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Title loan was obtained on an 06 Hyundai Sonata. Co borrower did not meet her end ☐ Yes Other. Specify of the agreement 4.45 **TransUnion** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? **Bankruptcy Department** P.O.Box 1000 Chester, PA 19022 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify for notice information purposes only ☐ Yes 4.46 Us Dept Ed Last 4 digits of account number \$4,675.00 2791 Nonpriority Creditor's Name Opened 1/01/09 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Educational

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 37 of 67

Debtor 1 Letitia Moore Case number (if know) 4.47 Us Dept Ed Last 4 digits of account number 2797 \$4,589.00 Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.48 Us Dept Ed Last 4 digits of account number 9268 \$3,406.00 Nonpriority Creditor's Name Opened 3/01/09 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.49 Us Dept Ed Last 4 digits of account number 9277 \$2.947.00 Nonpriority Creditor's Name Opened 10/01/09 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

**Educational** 

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 38 of 67

Case number (if know)

4.50 Us Dept Ed Last 4 digits of account number 9281 \$2,874.00 Nonpriority Creditor's Name Opened 5/01/10 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.51 Us Dept Ed Last 4 digits of account number 9273 \$1,827.00 Nonpriority Creditor's Name Opened 6/01/09 Last Active Po Box 1030 When was the debt incurred? 12/02/15 Coraopolis, PA 15108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.52 Village of Sauk Village/ Water Dept. 1002 Last 4 digits of account number \$213.73 Nonpriority Creditor's Name 21801 Torrence Ave. 11/15/2015 When was the debt incurred? Sauk Village, IL 60411 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other, Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? City of Chicago Line 4.32 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Department of Revenue

POBox 88292

Debtor 1 Letitia Moore

Part 2: Creditors with Nonpriority Unsecured Claims

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 39 of 67

Debtor 1 Letitia Moore	Document	Case number (if know)
Chicago, IL 60680-1292	Last 4 digits of account numb	er
Name and Address City of Chicago Department of Revenue POBox 88292	On which entry in Part 1 or Pa Line <u>4.4</u> of ( <i>Check one</i> ):	art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Chicago, IL 60680-1292	Last 4 digits of account numb	er
Name and Address Convergent Outsourcing Inc PO. BOX 9004 Kenton, WA 98057	On which entry in Part 1 or Pa Line <b>4.5</b> of ( <i>Check one</i> ):	art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  er  6221
		<b>V</b> :
Name and Address Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661	On which entry in Part 1 or Pa Line <u>4.4</u> of ( <i>Check one</i> ): Last 4 digits of account numb	art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Pert 2: Creditors with Nonpriority Unsecured Claims
Name and Address IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607	On which entry in Part 1 or Pa Line 4.26 of (Check one):	art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152		art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Verizon Wireless P.O.Box 25505 Lehigh Valley, PA 18002-5505	On which entry in Part 1 or Patine 4.40 of (Check one):  Last 4 digits of account numb	art 2 did you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  Per

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				 
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 20,318.00
Total claims	_			
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 16,579.83
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 36,897.83

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main

Document Page 40 of 67 Fill in this information to identify your case: Debtor 1 **Letitia Moore** Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Landlord	residential lease
2.2	Susan Henehan 6940 W. 157th. St. Tinley Park, IL 60477	This is a yearly lease.

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main

		Document	Page 41 of 67	
Fill in thi	s information to identify your	case:		
Debtor 1	Letitia Moore			_
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, fi	ling) First Name	Middle Name	Last Name	-
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	_
Case nun	nber			☐ Check if this is an amended filing
	al Form 106H dule H: Your Cod	ebtors		12/15
people are fill it out, your name	e filing together, both are equ and number the entries in the e and case number (if known)	ally responsible for supplying boxes on the left. Attach the and answer every question.	correct information. If more spac Additional Page to this page. On t	accurate as possible. If two married se is needed, copy the Additional Page, he top of any Additional Pages, write
1. Do	you have any codebtors? (If y	you are filing a joint case, do no	t list either spouse as a codebtor.	
□ No ■ Ye				
			y state or territory? (Community prico, Texas, Washington, and Wisco	
_	o. Go to line 3. ss. Did your spouse, former spou	use, or legal equivalent live with	you at the time?	
in lin Form	e 2 again as a codebtor only i	f that person is a guarantor o	cosigner. Make sure you have lis	s filing with you. List the person shown sted the creditor on Schedule D (Officialle D, Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		ne creditor to whom you owe the debt nedules that apply:
3.1	Millie Walker		□ Schedule	a D. line
	IN			E/F, line <b>4.44</b>

Schedule H: Your Codebtors

# Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 42 of 67

Fill	in this information to identify your o	ase:								
De	btor 1 Letitia Moor	e			_					
	btor 2				_					
Un	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
(If k	se number 		-				mended pplemer	nt showi	ing postpetition following date:	
<u>O</u>	fficial Form 106I					MM /	DD/ YY	ΥΥ		
S	chedule I: Your Inc	ome								12/15
atta	tuse. If you are separated and you che a separate sheet to this form.  The separate sheet to this form.  The separate separated and you can be sep					d case numb	ber (if k	nown).		
	information.		☐ Employed				Employ		ming spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Not employed				Not em			
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Pa	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write \$0	0 in the	space.	Include your no	on-filing
,	ou or your non-filing spouse have m e space, attach a separate sheet to	1 7 1	ombine the information	on for all	emp	loyers for tha	at persor	n on the	e lines below. If	you need
						For Debtor	r 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	0.00	
3.	Estimate and list monthly over	time pay.		3.	+\$	(	0.00	+\$	0.00	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.0	00	\$	0.00	

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 43 of 67

Debt	tor 1	Letitia Moore		C	Case number (if kn	own)				
					For Debtor 1			Debtor -filing s		
	Cop	y line 4 here	4.		\$0	.00	\$		0.00	
5.	List	all payroll deductions:								
-	5a.	Tax, Medicare, and Social Security deductions	5a	<b>a</b> .	\$ 0	.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b		·	0.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	50	<b>.</b>		.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	50	d.	\$ 0	.00	\$		0.00	
	5e.	Insurance	5e	€.	\$ 0	.00	\$		0.00	
	5f.	Domestic support obligations	5f			.00	\$		0.00	
	5g.	Union dues	50			0.00			0.00	
	5h.	Other deductions. Specify:	_ 51				+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	.00	\$		0.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	.00	\$		0.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a.	\$ 0	0.00	\$		0.00	
	8b.	Interest and dividends	8b			0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80	<b>)</b> .		0.00	\$		0.00	
	8d.	Unemployment compensation	80	d.		.00	\$		0.00	
	8e.	Social Security	86	€.	\$0	.00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Snap	e 8f		\$ 645	5.00	\$		0.00	
	8g.	Pension or retirement income	8g		\$	.00	\$		0.00	
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$0	.00	+ \$		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	645	5.00	\$		0.00	
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$	645.00	+ \$		0.00	= \$	645.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_	043.00	.  _		0.00	-	040.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	dep		•		•	Schedul 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes						e. 12.	\$	645.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						Combine monthly	
	_	Voc Evelsin								

Official Form 106I Schedule I: Your Income page 2

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 44 of 67

Fill	in this informa	ition to identify yo	our case:					
Deb	tor 1	Letitia Moore	Э				k if this is:	
Deb	tor 2						An amended filing	wing postpetition chapter
	ouse, if filing)					_		the following date:
Unite	ed States Bankr	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
1	e number nown)							
Of	fficial Fo	orm 106J				J		
		J: Your	Evner	SAS.				12/1
Be a info nun	as complete a ormation. If m nber (if know	and accurate as lore space is ne n). Answer ever	s possible. eded, atta ry question	. If two married people a ch another sheet to this				or supplying correct
Pari	Is this a joir	ibe Your House nt case?	hold					
	■ No. Go to	line 2.	in a separ	ate household?				
	□N	0		ial Form 106J-2, <i>Expense</i>	s for Separate Hous	ehold of Deb	otor 2.	
2.	Do vou have	e dependents?	□ No					
	Do not list D and Debtor 2	ebtor 1	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents				Daughter		19	Yes
								□ No
								☐ Yes
								□ No □ Yes
							-	□ res
								□ Yes
3.	expenses o	penses include f people other t d your depende	han $_{oldsymbol{\square}}$	No Yes				
Esti	imate your ex		our bankrı	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the		h assistance an		government assistance cluded it on <i>Schedule I:</i>			Your exp	enses
4.		or home owners		ses for your residence. I	nclude first mortgag	ge 4. \$		199.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
	4c. Home	maintenance, re	epair, and ι	upkeep expenses		4c. \$		0.00
_		owner's associat		dominium dues		4d. \$		0.00
<b>n</b>	Additional r	nortasas novem	ante tor ve	sur raciaanca cuch ac ha	ma aguity lagne	£ C		(1 (1/1)

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 45 of 67

Deb	otor 1	Letitia N	loore	Case num	nber (if known)	
6.	Utilit	ies:				
	6a.	Electricity	r, heat, natural gas	6a.	\$	290.00
	6b.	Water, se	wer, garbage collection	6b.	\$	213.00
	6c.	-	e, cell phone, Internet, satellite, and cable services	6c.	\$	50.00
	6d.	Other. Sp		6d.		0.00
7.			sekeeping supplies	7.		0.00
8.			children's education costs	8.	·	0.00
9.			dry, and dry cleaning	9.	·	0.00
			products and services	10.	· -	0.00
		-	ental expenses	11.	·	
			•	11.	Ψ	0.00
12.			. Include gas, maintenance, bus or train fare. car payments.	12.	\$	0.00
13			clubs, recreation, newspapers, magazines, and books	13.	· -	0.00
			tributions and religious donations	14.		0.00
	Insur		u ibulions and religious donalions	14.	Ψ	0.00
15.			nsurance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	0.00
		Health ins		15b.	·	0.00
		Vehicle in		15c.	·	0.00
			urance. Specify:	15d.	·	
16			· · · · · · · · · · · · · · · · · · ·	130.	Φ	0.00
	Spec	ify:	nclude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.			ease payments:		_	
			ents for Vehicle 1	17a.	·	0.00
			ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Sp	ecify:	17c.	\$	0.00
	17d.	Other. Sp	ecify:	17d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support that you did not report your pay on line 5, Schedule I, Your Income (Official Form 106	as I) 18.	\$	0.00
19.	Othe	r payment	s you make to support others who do not live with you.	.,.	\$	0.00
	Spec		- ,	19.		<u> </u>
20.		,	perty expenses not included in lines 4 or 5 of this form or on So			
			s on other property	20a.		0.00
		Real esta		20b.	·	0.00
			homeowner's, or renter's insurance	20c.	*	0.00
			nce, repair, and upkeep expenses	20d.	·	0.00
			ner's association or condominium dues	20a. 20e.		0.00
21			iei s association of condominant dues		Ψ +\$	
۷١.	Othe	<b>r:</b> Specify:			+Ф	0.00
22.	Calc	ulate your	monthly expenses			
			through 21.		\$	752.00
			22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2	\$	
			a and 22b. The result is your monthly expenses.		\$	752.00
	220. /	Auu IIIIe 22	a and 22b. The result is your monthly expenses.		Φ	752.00
23.	Calc	ulate your	monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.	\$	645.00
	23b.	Copy you	r monthly expenses from line 22c above.	23b.	-\$	752.00
	23c.		your monthly expenses from your monthly income. t is your <i>monthly net income</i> .	23c.	\$	-107.00
		THE LESUII	t is your monuny net income.			
24.	For ex	cample, do yo	an increase or decrease in your expenses within the year after ou expect to finish paying for your car loan within the year or do you expect you terms of your mortgage?			or decrease because of a
	■ No	0.				
	□Y€		Explain here:			
		· · ·	<u> </u>			

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 46 of 67

Fill in this infor	mation to identify your	case:			
Debtor 1	Letitia Moore First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
O#:-:-!	400D				
Official Forr Declarat		n Individual	Debtor's Sc	hedules	12/15
	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out l	bankruptcy forms?	
■ No					
☐ Yes. N	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	and
X /s/ Leti	itia Moore		Х		
Letitia			Signature of	Debtor 2	
Date I	March 17, 2016		Date		

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 47 of 67

Fill	in this infor	mation to identify you	r case:			
Deb	otor 1	Letitia Moore				
Doh	stor 2	First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
			-			
(if kn	se number <sub>own)</sub>				П	Check if this is an
					_	amended filing
Off	ficial Fo	rm 107				
			Affairs for Individ	luals Filing for B	ankruptcy	12/1
					e equally responsible for su by additional pages, write yo	
num	ber (if know	n). Answer every que	stion.	-		
Par	t 1: Give	Details About Your Ma	rital Status and Where You	Lived Before		
1.	What is you	ır current marital statı	ıs?			
	_					
	☐ Married					
	■ Not ma	ırried				
2.	During the	last 3 years, have you	lived anywhere other than	where you live now?		
	<b>-</b>					
	■ No	et all of the places you	ived in the last 3 years. Do n	ot include where you live nov	AV.	
	□ 163. Li	st all of the places you i	ived in the last 5 years. Do n	of include where you live hot	v.	
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territo ico, Texas, Washington and	
otato	o ana tormo	7700 11101000 7 11120110, 00	inorma, radiro, Esdiciana, rec	rada, rion mozios, r dono ri	ioo, roxao, rraomington ana	Wiccondin.,
	■ No					
	☐ Yes. M	ake sure you fill out Scl	hedule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2 Expla	in the Sources of You	r Income			
4.					ear or the two previous cal	endar years?
				all businesses, including part re together, list it only once u		
	,	3,.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, <b>,</b>		
	■ No					
		II in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	<b>Gross income</b>
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
				everagion 19)		and exclusions)

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main

Debtor 1 Letitia Moore Page 48 of 67
Case number (if known)

5. Did you receive any other income during this year or the two previous calendar
---

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

■	No Yes. Fill in the details.			
		Debtor 1 Sources of income Describe below	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.

	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	Snap	\$3,960.00		
For the calendar year before that: (January 1 to December 31, 2014)	Snap	\$3,792.00		
2012	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??	\$0.00		
2011	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$?	\$0.00		
2009	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card	\$0.00		
2013	amount? Government Benefits: Welfare/Public Aid entitlement: Food Stamps/Link card at \$??	\$0.00		

### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are either	Debtor 1'	s or	Debtor :	2's d	ebts	primarily	consumer	debts?
----	------------	-----------	------	----------	-------	------	-----------	----------	--------

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

<sup>\*</sup> Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Letitia Moore Case number (if known) Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П Nο Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number vs Debtor (See schedule F for **Daley Center, Circuit Court** Breach of □ Pending of Cook Coun details) Contracts - failure □ On appeal to pay for goods ☐ Concluded and services rendered **Judgments** 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. Nο Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened

Case 16-09293

Doc 1

Filed 03/17/16

Document

Entered 03/17/16 16:51:29

Page 49 of 67

Desc Main

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 50 of 67

Case number (# known)

11.	Within 90 days before you filed for bank accounts or refuse to make a payment  ■ No □ Yes. Fill in the details.		, did any creditor, including a bank or financial i e you owed a debt?	nstitution, set off any	amounts from your
	Creditor Name and Address	De	escribe the action the creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankr court-appointed receiver, a custodian,  ■ No □ Yes		was any of your property in the possession of ar ner official?	assignee for the ben	efit of creditors, a
Pai	tt 5: List Certain Gifts and Contribution	ns			
13.	Within 2 years before you filed for bank  ■ No  □ Yes. Fill in the details for each gift.  Gifts with a total value of more than \$6 per person  Person to Whom You Gave the Gift an Address:	00	did you give any gifts with a total value of more  Describe the gifts	than \$600 per person  Dates you gave the gifts	? Value
14.	Within 2 years before you filed for bank  No  Yes. Fill in the details for each gift or		did you give any gifts or contributions with a to	tal value of more thar	\$600 to any charity
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co.		Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankr disaster, or gambling?  No Yes. Fill in the details.	uptcy o	r since you filed for bankruptcy, did you lose an	ything because of the	ft, fire, other
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the loss le the amount that insurance has paid. List ng insurance claims on line 33 of Schedule A/B: arty.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfe	s			
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or	uptcy, o prepar	did you or anyone else acting on your behalf pay ing a bankruptcy petition? ers, or credit counseling agencies for services requir	,, ,	erty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 51 of 67

Case number (if known)

Describe any property or

paid in exchange

payments received or debts

Debtor 1 Letitia Moore

Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Bankruptcy Court Northern Dist. IL \$335 Court Filing Fee debtor pays with \$335.00 **Debtor timely** 219 S Dearborn Street a separate money order for \$335 made pays directly 7th Floor out to "US Bankruptcy Court" (which is the Chicago, IL 60604 separate and not included in the \$550 **Bankruptcy** Law Firm Attorneys fees) Court Filing fee in money order(s) pursuant to **Court Rules** and/or Order. \$25.00 **Credit Counseling provider** \$25-60 Credit Counseling Course debtor pays debtor chooses his/her provider, each directly to the provider charges different amounts for Credit their services. Counseling Course provider they choose Law Firm Attorney Fees \$550 Law Firm Attorneys fees for \$550.00 Chapter 7 Bankruptcy pursuant to contract. \$15.00 **Financial Management Course provider** \$15-60 Financial Management Debtor debtor pays **Education Course provider, debtor** directly to chooses his/her provider, each Debtor provider charges different amounts for Education/Fin their services. ancial Management provider they choose 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

**Address** 

Description and value of

property transferred

Yes. Fill in the details.
Person Who Received Transfer

Person's relationship to you

include gifts and transfers that you have already listed on this statement.

Date transfer was

made

Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Case 16-09293 Page 52 of 67
Case number (if known) Document

Debtor 1 Letitia Moore

19.	within 10 years before you filed for bankrup beneficiary? (These are often called asset-pressure No		ny property to	a self-settle	ed trust or similar device	∍ of which you are	а
	☐ Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pr	operty trans	sferred	Date Transfer v made	vas
Pa	rt 8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	Storage Uni	ts		
20.	Within 1 year before you filed for bankrupto	cy, were any financial ac	counts or ins	truments he	eld in your name, or for	your benefit, close	ed,
	sold, moved, or transferred? Include checking, savings, money market, chouses, pension funds, cooperatives, asso				it; shares in banks, cred	dit unions, brokera	age
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last bala before closing trans	g or
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, a	any safe de	posit box or other depo	sitory for securitie	<b>?</b> S,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit	or place other than your	home within	1 year befo	re you filed for bankrup	tcy	
	No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
Pa	rt 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that so for someone.	omeone else owns? Incl	ude any prope	erty you bor	rowed from, are storing	for, or hold in tru	st
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Va	alue
Pa	rt 10: Give Details About Environmental Inf	ormation					
For	the purpose of Part 10, the following definiti	ions apply:					
	Environmental law means any federal, state toxic substances, wastes, or material into t regulations controlling the cleanup of these	he air, land, soil, surfac	e water, grour				s or
	Site means any location, facility, or propert to own, operate, or utilize it, including disp	-	environmenta	l law, wheth	ner you now own, opera	te, or utilize it or υ	ısed
	Hazardous material means anything an env		as a hazardou	ıs waste, ha	azardous substance, to	cic substance,	

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Page 53 of 67 Case number (if known) Document

Debtor 1 Letitia Moore

24.	Has any governmental unit notified you that you	may be liable or potentially liable	e und	er or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	trative proceeding under any env	/ironn	nental law? Include settlements	and orders.
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nati	ure of the case	Status of the case
Par	11: Give Details About Your Business or Conr	,			
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have a	ny of	the following connections to any	y business?
	☐ A sole proprietor or self-employed in a tr	rade, profession, or other activity	, eith	er full-time or part-time	
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	hip (L	LP)	
	☐ A partner in a partnership				
	☐ An officer, director, or managing executi	ive of a corporation			
	☐ An owner of at least 5% of the voting or	equity securities of a corporation	1		
	■ No. None of the above applies. Go to Part 1	12.			
	☐ Yes. Check all that apply above and fill in the	ne details below for each busines	ss.		
	Business Name Des Address	scribe the nature of the business		Employer Identification number Do not include Social Security	
		ne of accountant or bookkeeper			number of fritt.
28.	Within 2 years before you filed for bankruptcy, d institutions, creditors, or other parties.	lid you give a financial statement	to an	yone about your business? Incl	ude all financial
	■ No				
	Yes. Fill in the details below.				
	Name Address (Number, Street, City, State and ZIP Code)	e Issued			

Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 54 of 67

Debtor 1 Letitia Moore

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

1/s/ Letitia Moore

Letitia Moore

Signature of Debtor 2

Signature of Debtor 1

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

Date

■ No
□ Yes

Date March 17, 2016

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 55 of 67

			I
Fill in this info	rmation to identify your case:		
Debtor 1	Letitia Moore		
Debtor 2	First Name Middle	Name Last Name	
(Spouse if, filing)	First Name Middle	Name Last Name	
United States B	sankruptcy Court for the: NORTHEF	RN DISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an amended filing
Official Fo		ndividuals Filing Under Chapt	er 7 12/15
	dividual filing under chapter 7, you we claims secured by your property.		
_	** * * *		
You must file th	ever is earlier, unless the court exte	e has not expired. ys after you file your bankruptcy petition or by the date s ends the time for cause. You must also send copies to t	
	people are filing together in a joint c and date the form.	case, both are equally responsible for supplying correct	information. Both debtors must
	and accurate as possible. If more syour name and case number (if kno	space is needed, attach a separate sheet to this form. Own).	n the top of any additional pages,
Part 1: List Y	Your Creditors Who Have Secured C	, Claims	
		edule D: Creditors Who Have Claims Secured by Proper	rty (Official Form 106D), fill in the
information b	pelow.		
identify the c	reditor and the property that is collate	eral What do you intend to do with the property that secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's		☐ Surrender the property.	□No
name:		Retain the property and redeem it.	
Description of	ıf	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property		Retain the property and [explain]:	
securing debt	t:		
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	_
Description of	.f	Retain the property and enter into a	☐ Yes
property	•	Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt	t:	— retain the property and [explain].	_
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	<b>—</b> 140
Description of	f	Retain the property and enter into a  Reaffirmation Agreement.	☐ Yes

Official Form 108

property

Creditor's

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

☐ Retain the property and [explain]:

☐ No

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 56 of 67

Debtor	1 Letitia Moore	Case number (if known)	
prop	cription of	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	☐ Yes
in the i	unexpired personal property lease that nformation below. Do not list real estate	ty Leases you listed in Schedule G: Executory Contracts and Unexpire leases. Unexpired leases are leases that are still in effect; th ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(	e lease period has not yet ended.
Descri	be your unexpired personal property lea	ses	Will the lease be assumed?
	's name: ption of leased ty:		□ No □ Yes
	's name: otion of leased ty:		□ No □ Yes
	's name: ption of leased ty:		□ No □ Yes
	's name: otion of leased ty:		□ No □ Yes
	's name: otion of leased ty:		□ No □ Yes
	's name: otion of leased ty:		□ No □ Yes
	's name: otion of leased tv:		□ No
Part 3:	<u> </u>		
	penalty of perjury, I declare that I have in ty that is subject to an unexpired lease.	dicated my intention about any property of my estate that se	cures a debt and any personal
	s/ Letitia Moore	Signature of Debtor 2	
	etitia Moore ignature of Debtor 1	Signature of Debtor 2	
D	ate March 17, 2016	Date	

Official Form 108

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
\$24	45	filing fee
\$	75	administrative fee
+ \$	15	trustee surcharge
\$33	35	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 61 of 67

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In re	Letitia Moore				Case No	0.	
				Debtor(s)	Chapter	<b>7</b>	
	DIS	SCLO	OSURE OF COM	PENSATION OF AT	TORNEY FOR I	DEBTOR(S)	
(	compensation paid t	o me v	within one year before the	2016(b), I certify that I am the e filing of the petition in bankration of or in connection with t	ruptcy, or agreed to be pa	aid to me, for serv	nd that ices rendered or to
						550.00	-
	Prior to the fili	ng of t	his statement I have rece	ived	\$	550.00	-
	Balance Due				\$	0.00	-
2.	\$ of the fi	ling fe	ee has been paid.				
3.	The source of the co	mpens	sation paid to me was:				
	■ Debtor		Other (specify):				
4.	The source of comp	ensatio	on to be paid to me is:				
	■ Debtor		Other (specify):				
5.	■ I have not agree	d to sh	nare the above-disclosed	compensation with any other p	person unless they are mo	embers and associ	ates of my law firm.
				ppensation with a person or per ne names of the people sharing			f my law firm. A
6.	In return for the abo	ve-dis	sclosed fee, I have agreed	l to render legal service for all	aspects of the bankrupto	y case, including:	
1	b. Preparation and	filing of the d	of any petition, schedules lebtor at the meeting of c	rendering advice to the debtor s, statement of affairs and plan reditors and confirmation hear	which may be required;	-	ı bankruptcy;
7.	By agreement with t	he deb	otor(s), the above-disclos	ed fee does not include the foll	lowing service:		
				CERTIFICATION			
	I certify that the fore ankruptcy proceeding		is a complete statement	of any agreement or arrangement	ent for payment to me fo	r representation of	the debtor(s) in
N	larch 17, 2016			/s/ S. M. de	Rath. Esg.		
	)ate			S. M. de Rat	th, Esq. 6206809		
				Signature of A	A <i>ttorney</i> M.de Rath, Esq.		
					ker Dr, 84th FL		
				Chicago, IL 312-283-860			
				Name of law f			

### **United States Bankruptcy Court** Northern District of Illinois

In re	Letitia Moore	Debtor(s)	Case No. Chapter	7
	VE	CRIFICATION OF CREDITOR MA	TRIX	
		Number of Cı	reditors:	43
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditors	s is true and	correct to the best of my
Date:	March 17, 2016	/s/ Letitia Moore  Letitia Moore  Signature of Debtor		

Acs/bank Of America

Ameri Cash 17340 Torrence aVE. Lansing, IL 60438

Check N Go 639 W. 14th. St. Chicago Heights, IL 60411

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

Comcast 1255 W. North Ave Chicago, IL 60622-1562

ComEd PO Box 6111 Carol Stream, IL 60197-6111

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057

Convergent Outsourcing Inc PO. BOX 9004 Kenton, WA 98057

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001

Edfl Svcs/idapp 120 N Seven Oaks D Knoxville, TN 37922

Eos Cca 700 Longwater Dr Norwell, MA 02061

Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

Fed Loan Servicing Cbe Group Po Box 900 Waterloo, IA 50704

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661 Honor Finance 1731 Central St Evanston, IL 60201

IC Systems, Inc 444 Highway 96 East Po Box 64378 St Paul, MN 55164

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

Illinois Title Loan 15940 Kedzie Ave. Markham, IL 60428

ISAC/Illinois Student Assistance Commiss Isac/Attn: Bankruptcy Department 1755 Lake Cook Road Deerfield, IL 60015

Landlord

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

MCSI -Municipal Collection Services, Inc 7330 College Dr Suite 108 Palo Heights, IL 60463 Millie Walker IN

Nicor PO Box 5407 Carol Stream, IL 60197-5407

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Peoples Gas Chicago, IL 60687-0001

Pinnacle Credit Services Po Box 640 Hopkins, MN 55343

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

Susan Henehan 6940 W. 157th. St. Tinley Park, IL 60477

Title Max 2700 E. Sauk Trail Sauk Village, IL 60411

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022

## Case 16-09293 Doc 1 Filed 03/17/16 Entered 03/17/16 16:51:29 Desc Main Document Page 67 of 67

Us Dept Ed Po Box 1030 Coraopolis, PA 15108

Verizon Wireless P.O.Box 25505 Lehigh Valley, PA 18002-5505

Village of Sauk Village/ Water Dept. 21801 Torrence Ave. Sauk Village, IL 60411